

### **REMARKS**

In response to the Final Office Action mailed November 16, 2005, Applicant respectfully requests reconsideration. To further the prosecution of this application, amendments have been made in the claims, and each of the rejections set forth in the Office Action has been carefully considered and is addressed below. The claims as presented are believed to be in condition for allowance.

Claims 1-24 were previously pending in this application. Mis-numbered claims 11-24 are renumbered as claims 25-35 herein. In addition, claims 1, 5, 6, 10 and 25-35 are amended herein. Claims 4 and 9 are cancelled herein. As a result, claims 1-3, 4-10 and 25-35 remain pending for examination, with claims 1, 6 and 25 being independent. No new matter has been added.

### **Telephone Interview with Examiner**

Applicant's representatives thank Examiner Pwu for the courtesies extended in granting and conducting a telephone interview on January 19, 2006. The substance of the interview is summarized herein.

During the interview, Applicant's representatives provided an overview of one embodiment of the invention which relates to a system for sharing information among provider systems which process transactions. In accordance with one embodiment, the system employs a mapping between data fields expected by the provider systems and fields in a database (p. 10, lines 3-4 of Applicant's specification). In accordance with one embodiment, data is transmitted to the provider systems using a process which includes identifying components of information used by the provider systems in performing a transaction, determining whether certain of these components of information are related, grouping related components of information into checkout objects, evaluating the checkout objects to see if any are common to the provider systems, and sending the checkout objects to the provider systems (p. 10, line 8 – p. 12, line 12, described with reference to Fig. 4).

Applicant's representatives pointed out that the prior art of record does not disclose or suggest such a system. The Examiner expressed an appreciation for the distinctions between this embodiment and the prior art, but stated that these distinctions are not captured in the independent claims. Applicant's representatives agreed to review the independent claims and make amendments as appropriate to make clear the manner in which embodiments of the invention distinguish the prior art.

Rejections Under 35 U.S.C. § 102

Claims 1-10 and 25-35 are rejected under 35 U.S.C. § 102(e) as purportedly being anticipated by U.S. Patent Application Publication No. US2001/0011250 to Paltenghe et al. ("Paltenghe"). Applicant respectfully traverses this rejection, as each of the independent claims has been amended to distinguish the prior art of record.

I. Claims 1-3, 5, and 32-33

As amended, claim 1 recites an information distribution system for use in a system in which a user device is in communication with a plurality of provider systems, including at least first and second provider systems. The information distribution system comprises, *inter alia*, a database and an information manager in communication with the database and the plurality of provider systems. The information manager is operable to identify components of information usable by the first provider system or by the second provider system in performing a transaction; determine which of the components of information are related; upon determining that certain of the components of information are related, group the related components of information into checkout objects; evaluate the checkout objects to determine a first set of checkout objects that should be transmitted to only the first provider system, a second set of checkout objects that should be transmitted to only the second provider system, and a third set of checkout objects that should be transmitted to both the first provider system and the second provider system; and transmit the first set of checkout objects to the first provider system, the second set of checkout objects to the second provider system, and the third set of checkout objects to the first provider system and the second provider system.

Paltenghe discloses an “electronic wallet” system for storage of a consumer’s personal information ¶[0002]. The system includes a server which stores the personal information in one or more data stores so that the information in a certain data store may be made available to institutions, such as merchants, service providers and financial institutions, that are authorized by the consumer to access the information ¶[0010]. Institutions may, for example, use the information to transact business with the consumer ¶[0046]. For example, a data store may include information that is commonly used to fill out forms to identify the consumer to institutions with which the consumer does business ¶[0046].

Paltenghe fails to disclose or suggest the limitations of amended claim 1. For example, Paltenghe fails to disclose a system comprising an information manager operable to identify components of information usable by a first provider system or a second provider system; determine which of the components of information are related; upon determining that certain of the components of information are related, group related components of information into checkout objects; compare the checkout objects to determine which of the checkout objects should be transmitted to only a first provider system, which should be transmitted to only the second provider system, and which should be transmitted to both the first provider system and the second provider system, as required by claim 1. These limitations are simply not disclosed or suggested by Paltenghe. As a result, Applicant respectfully asserts that claim 1 patentably distinguishes over the prior art of record, such that the rejection of claim 1 under 35 U.S.C. § 102(e) as purportedly being anticipated by Paltenghe should be withdrawn.

Claims 2-3, 5 and 32-33 depend from claim 1 and are allowable for at least the same reasons.

### III. Claims 6-8, 10 and 34-35

As amended, claim 6 recites, *inter alia*, a method for sharing information among provider systems. The method comprises acts of identifying components of information usable by the first provider system or by the second provider system in performing a transaction; determining which of the components of information are related; upon determining that certain of the components of

information are related, grouping the related components of information into checkout objects; evaluating the checkout objects to determine a first set of checkout objects that should be transmitted to only the first provider system, a second set of checkout objects that should be transmitted to only the second provider system, and a third set of checkout objects that should be transmitted to both the first provider system and the second provider system; and transmitting the first set of checkout objects to the first provider system, the second set of checkout objects to the second provider system, and the third set of checkout objects to the first provider system and the second provider system.

It should be clear from the discussion above with reference to claim 1 that Paltenghe neither discloses nor suggests the method of claim 6. As a result, Applicant respectfully asserts that claim 6 patentably distinguishes over the prior art of record, such that the rejection of claim 6 under 35 U.S.C. § 102(e) as purportedly being anticipated by Paltenghe should be withdrawn.

Claims 7-8, 10 and 34-35 depend from claim 6 and are allowable for at least the same reasons.

#### IV. Claims 25-31

As amended, claim 25 recites at last one computer-readable medium having instructions encoded thereon which, when executed, perform the method of claim 6. As a result, for the reasons given above with reference to claim 6, claim 25 patentably distinguishes over the prior art of record, such that the rejection of claim 25 under 35 U.S.C. § 102(e) as purportedly being anticipated by Paltenghe should be withdrawn.

Claims 26-31 depend from claim 25 and are allowable for at least the same reasons.

#### Rejections Under 35 U.S.C. § 112

Claim 4 is rejected under 35 U.S.C. § 112 for purportedly being vague and indefinite for including a limitation which is unclear. Claim 4 is cancelled.

Several claims which depend from independent claims 6 and 25 are rejected under 35 U.S.C. § 112 for allegedly including limitations for which insufficient antecedent basis exist. For example, claims 9, 34 and 35, each of which depend from independent claim 6, recite limitations referring to acts performed in the method of claim 6. To overcome the rejections of claims 34 and 35, claim 6 is amended to clarify that it comprises "acts of" (A)-(G). Claim 9 is cancelled. Applicant respectfully requests that the rejection of claims 9, 34 and 35 under 35 U.S.C. § 112 be withdrawn.

Claims 30 and 31, each of which depend from independent claim 25, are also rejected for purportedly including limitations for which insufficient antecedent basis exists. To overcome the rejections of claims 30 and 31, claim 25 has been amended to recite at least one computer-readable medium having instructions encoded thereon which, when executed, perform a method including "acts of" (A)-(G). Applicant respectfully requests that the rejection of claims 30 and 31 under 35 U.S.C. § 112 be withdrawn.

**CONCLUSION**

In view of the above amendment, applicant believes the pending application is in condition for allowance.

Applicant believes no fee is due with this response. However, if a fee is due, please charge our Deposit Account No. 23/2825, under Order No. I0287.70003US00 from which the undersigned is authorized to draw.

Dated: February 16, 2006

Respectfully submitted,

By Randy J. Pritzker

Randy J. Pritzker

Registration No.: 35,986

WOLF, GREENFIELD & SACKS, P.C.

Federal Reserve Plaza

600 Atlantic Avenue

Boston, Massachusetts 02210-2206

(617) 646-8000